

Helping Job Seekers & Workers Access New Affordable Health Insurance Options –U.S. Dept. of Labor

Assistance with the Healthcare.gov:

- Via phone: 1-800-318-2596 (toll-free call center; open 24/7)
- Website: www.healthcare.gov (with link)
 1. On healthcare.gov, click on 'get insurance' (near top of page)
 2. Choose your state (Montana)
 3. Click on either 'individuals & families' or 'employers'
 4. Click on 'Create an Account'

Note: Click on 'sign-up for e-mails' to receive updates

Important Dates:

- October 1, 2013—Open enrollment in the Marketplace begins
 - January 1, 2014—Coverage begins
 - March 31, 2014—Open enrollment ends
- Open enrollment lasts for 6 months, but in the future, the plan is to have open enrollment for 1 ½ months

The Marketplace ("Exchange"):

- This is the channel for individuals and small employers to obtain coverage
- The purpose of the Marketplace is to increase competition and affordability
Affordability by premium discounts and lower cost-sharing (premium discount exists for families and individuals who are not eligible for certain other insurance coverage, like Medicaid--must be 100% to 400% of poverty level)
- All plans must meet basic standards and ensure consumer protections
Essential Health Benefits (10 Core Services)
 1. Hospital visits and surgery
 2. Doctor's office visits
 3. Prescription drugs
 4. Maternity and newborn services
 5. Mental health and chemical dependency services
 6. Lab work and imaging
 7. Rehabilitation services and services intended for skill acquisition, like speech therapy for a child who is currently non-verbal
 8. Dental and vision care for children
 9. Preventative care and management of chronic diseases, like diabetes
 10. Emergency services

Each State Is Required To Have A Marketplace:

- There are three options for states:
 1. A state-based marketplace—the state operates the marketplace completely
 2. State partnership marketplace—some aspects are operated by the Feds and some by the state
 3. Federally facilitated—the federal government completely operates the marketplace
- Insurance coverage is NOT portable between states—if you move to a different state, you will have to acquire a different insurance plan
- Anyone can shop the Marketplace for insurance; however, only those who fall between 100% and 400% of the poverty level will receive subsidies
- The cost of the plan depends on the state where you live, your family income, and your age.
Some states have chosen to add whether the individual is a smoker to the cost of the plan